

From: Margaret Rigg, Berkeley, CA

Subject: Electronic Fund Transfers

Comments:

Jan 30, 2009

Federal Reserve Board Email comments

Dear Email comments,

I have not been charged overdraft fees, but I find it outrageous that banks, which have brought to our current serious financial difficulties, should be allowed to take it out of the least able to pay. Poor people, low-wage earners, who live from check to check are at the greatest risk of having overdrafts. They need to be protected. Bank deregulation has gone way to far.

Please allow me the chance to opt-in to overdraft services. This is the only way that I will truly feel protected.

Sincerely,

Ms. Margaret Rigg
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